



OneConnect Financial
Technology Co., Ltd.

FINOVO

Powered by OneConnect Financial Technology Co., Ltd

FINOVO Fin-X SaaS Lending Ecosystem Platform

Did you know that 48 million or 75% of Indonesia's micro, small and medium enterprises (MSMEs) do not have any access to banking services? This represents a huge untapped market for financial institutions seeking to expand their market share.

FINOVO Fin-X SaaS (Software-as-a-service) Lending Ecosystem Platform is an AI-powered solution that helps your financial institution to grow your loan book faster. This flexible and scalable platform can be integrated with external systems to help you maximise operational efficiency.

With FINOVO Fin-X SaaS Lending Ecosystem Platform, credit assessments can be completed securely, quickly and seamlessly, so you can deliver a delightful borrowing experience for your customers.

Key Features

Extensive online and offline customer leads

Tap into offline and online leads from community channels that cover a wide range of demographics and industries.

Ready-to-use workflows

Standard templates that cover product, application, scorecard, process flow, and more, to make loan processing more efficient.

End-to-end credit cycle

From lead generation, to credit underwriting, loan management and collection, the solution covers every step of the credit cycle.

Ready disbursement and repayment channels

With a variety of disbursement and repayment channels: from interbank transfer and over-the-counter; to virtual account and e-money, borrowers and lenders can enjoy maximum flexibility when transferring funds.

Fast and easy onboarding

The solution can be configured to suit the lenders' needs and rolled out quickly, and the user-friendly application process ensures that loans can be approved and disbursed in as fast as 10 minutes.

Rich data service for risk screening

Credit risk scoring and fraud detection is done by tapping data from a wide range of sources, including biometrics authentication, government databases, 3rd party service providers, device fingerprint, and more.

Market-proven risk rules

Risk rules have been validated by top financial institutions for accuracy and effectiveness.

Portfolio analytics

Lenders can view the status of each loan product on the Lenders Dashboard, and tap the portfolio analytics function to identify market trends and insights.

Benefits



Greater operational efficiency

Shorten loan application processing time, reduce costs and enhance staff productivity.



Expand into new markets and access lending ecosystem

Gain access to new lending channels and opportunities for better customer engagement and expand into new markets.



Best-in-class advanced risk control

Advanced scorecards that respond to different credit policies, coupled with best-in-class data analytics and monitoring offer better risk control.



Secure and fast implementation

The cloud-based solution can be securely and quickly set up, with virtually no need for expensive daily maintenance.



Flexible configuration

Full set of product parameters, rule conditions, scorecard and flow design logic can be configured to adapt to the lenders' policies, rules and workflows.

Why choose FINOVO Fin-X SaaS Lending Ecosystem Platform?



Extensive financial industry experience

OneConnect is part of the Ping An Group and has extensive experience in implementing fintech solutions. To-date, over 2,000 financial institutions around the world have benefitted from OneConnect's products and services.



In-depth expertise and proprietary technology

OneConnect has been building innovative digital solutions for the financial services industry and has developed more than 50 products, over 2000 APIs and holds 1000+ patents.



Effective lead generation

FINOVO Fin-X SaaS Lending Ecosystem Platform offers access to more than 65,000 agents nation-wide across traditional channels like grocery stores and SMEs, as well as online channels such as delivery, marketplace and aggregator platforms.



Holistic approach to risk management

From application and credit risk scoring, to data analytics and credit decision; OneConnect's holistic approach to risk management ensures that every applicant is subject to comprehensive screening, and extensive anti-fraud assessment.



Quick access to lending ecosystem in Indonesia

OneConnect's solution offers quick access to online and offline leads and includes anti-fraud and risk analytics features tailored for the Indonesian market.



**OneConnect Financial
Technology Co., Ltd.**

Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how FINOVO Fin-X SaaS Lending Ecosystem Platform can help you gain more market share, visit www.ocft.com.sg or email us at PUB_YZTMARKETING@OCFT.com

